

## **The Role of Monitoring in Controlling Rates and Inflation: In the Perspectives of Islamic teachings**

**By**

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### **Abstract**

The importance of monitoring is undeniable fact in any state. Not only surveillance has been given a great attention and focus in Islam, but the Prophet SAW also put it into action. More specifically he SAW monitored the markets by himself and made corrections where he SAW felt they needed to be made. The ability to prevent and avoid inflation and regulate rates is just one benefit of market monitoring. The quality of items will increase wherever market places are monitored. There won't be any adulteration, and the price will be reasonable and suitable. Inflation is currently low in nations with robust and active monitoring systems and high in nations with high levels of hoarding. As a result, the Islamic teachings in

this area are crucial. In this research the same teaching will be present along with its application with the contemporary time.

## Introduction

The monitoring system of state institutions is very important and essential in every state. Monitoring makes the system of the state united and the institutions become active. Organized monitoring in institutions increases public confidence in the state and creates a prosperous society. In a society where there is no organized system, organizations are usually prone to theft, negligence and dissatisfaction. Nowadays, global management system is given great importance and services of various organizations are hired for this purpose. The fact is that this is not a modern concept and method, but Islam has presented and given these notion centuries earlier, while the world was unaware of it. A storm has risen. Therefore, to resolve this issue, we should study Sirat Tayyaba SAW and introduce a monitoring system according to its lights. From the study of Sirat-e-Taiba SAW, it is known that RasulUllah ﷺ himself attached great importance to monitoring. It is estimated from many traditions that once the Prophet (peace and blessings of Allah be upon him) passed by a heap of grain and put his blessed hand in it, and he felt some moisture. He asked the owner of the grain what it was. He replied: O Messenger of Allah (peace be upon him), it has been sodden by the rain.

فهل جعلته فوق الطعام حتى يراه الناس من غشنا فليس منا<sup>1</sup>

Translation; "Why didn't you put it on top of the grain, so people could see it? He who committed infidelity is not among us."

Imam Tirmidhi says:

والعمل على هذا عند أهل العلم كرهوا الغش، وقالوا: الغش حرام.<sup>2</sup>

### Translation

The people who have knowledge follow this; they all consider fraud and deceit in buying and selling as offensive and forbidden.

The words of the above narration, "Man Ghish Flis Mana<sup>3</sup> من غش فليس منا" are common in language, but what does the last portion of this sentence "Flis Mana" "فليس منا" means? Giving the Explanation of this, Khalil Ahmad Saharanpur an astrologer says:

"Felis Mana "فليس منا" means "He is not going to follow our manners and customs." With this Prophet SAW means that whoever cheats his brother it is as if he has stopped following me and following my ways? In order to eliminate fraud and sustain and control rates in the markets, monitoring is necessary and fundamental. In the light of these principles, the effect of monitoring on inflation and rating in the modern age has been discussed.<sup>4</sup>

The concepts offered and planned by Islam in relation to monitoring, which were common in the Prophet Hood and the era of his Companions RA, have also been discussed in this research study.

## Review of previous research

The Arabic term for monitoring is Hisba. Many important books have been written on Hisba. In which Imam Ibn Taymiyyah's book "Al-Hisbah fil-Islam ", Al-Mawardi's book "Al-

Ahkam al-Sultaniyya", Abdul-Rahman bin Hasan's book "Importance of al-Hisbah fi al-Nizam al-Islami" and Muhammad bin Muhammad al-Qurashi's book "Maalam ul-Qurba fi Taal bil-Hisbah" are very famous. In the sources, the whole system of monitoring in a state has been discussed, while in this research paper, the effects of monitoring on inflation and price control have been made the subject of research and its contemporary implementation. It is a research work of a different nature and views than previous literature.

### ***Introduction to Monitoring System***

The jurists have used the term "Hasbah" in Arabic language for the monitoring system. The definition of Hasbah has been defined by different scholars. Popular jurists have written while admiring Hasba:

عرفها جمهور الفقهاء بأنها الأمر بالمعروف إذا ظهر تركه ، والنهي عن المنكر إذا ظهر فعله<sup>5</sup>

Translation; ordering goodness when people leave the practice, And forbidding people from evil when people are openly involved in it.

The summary is that, the concept of monitoring has been given by Islam, the purpose of which is to promote good deeds. To monitor markets is of pivotal and of great importance to avoid and prevent inflation and control rates.

### ***Monitoring of Markets in the Islamic State of Madina and its Importance in Contemporary Age***

One of the characteristics of the Islamic welfare state is that there will be no inflation in it. The state established by the Prophet ﷺ in the name of "Madina State" has no inflation. To avoid inflation, the Messenger of Allah ﷺ implemented an effective strategy, he ﷺ used to evaluate the market prices and forbade the merchant who sold at a higher rate than the market rate. , he ﷺ forbade them to do so as well. Once some of his companions RA requested to increase the rates but he SAW forbade them. Allama sahmodi while telling the principle of prophet SAW during prophethood about increase in rates;

مر النبي صلى الله عليه وسلم برجل يبيع طعاما في السوق بسعر أرفع من سعر السوق فقال : «تبيع في سوقنا بسعر هو أرفع من سعرنا؟!» قال : نعم يا رسول الله. قال : «صبرا واحتسابا؟» قال : نعم يا رسول الله. قال : «أبشروا فإن الجالب إلى سوقنا كالمجاهد في سبيل الله، وإن المحتكر في سوقنا كالملحد في كتاب الله»<sup>6</sup>.

### ***Transaltion***

The Prophet ﷺ passed by a man who used to sell food at higher prices than the market price, so he SAW asked him: Do you sell in our market at more than our price? He said: Yes, O Messenger of Allah, peace be upon him. He SAW said: Do you have the intention of patience and reward? He replied; yes. Then The Prophet SAW then said, "Whoever draws someone to our market is like a Mujahid who fights in the way of Allah and a hoarder in our market is like an atheist in the Book of Allah. "

From the manner of the Prophet ﷺ, it is recognized that in the Islamic welfare state, the concept of the welfare state is to prevent the increase in prices so that people are not crumpled under the burden of inflation. The Prophet ﷺ planned an effective strategy, due to which the burden of inflation did not fall on the citizens of the state of Madina. Today, a storm of inflation has arisen in every state, everything is taxed, and the price of everything doubles day and night. Increasingly, the people are fed up with inflation, so to recover the concept of welfare state, it is obligatory to control the rates and adopt effective strategies in the light of Sirat Tayyaba SAW to prevent and control the increasing trend of inflation. It should be implemented.

### ***Supervision of markets during the reign of Hazrat Umar***

Hazrat Umar Farooq (May God bless him and grant him peace) himself used to go to markets to regulate and monitor prices of commodities. When the rule of Islamic Caliphate extended, he appointed a permanent supervisor to monitor the market. The famous Muhaddith Muhammad Muttaqi Hindi RA says:

Translation; It is narrated from <sup>7</sup> عن الزهري أن عمر بن الخطاب استعمل عبد الله بن عتبة على السوق. Imam Zuhri that Hazrat Umar (RA) appointed Hazrat Abdullah bin Utbah (RA) to supervise the market. Allama Muttaqi Hindi says further about it:

قال العلماء هذا أصل ولاية الحسبة.<sup>8</sup>

Translation; Religious scholars said that the monitoring is the base of institution.

Although the monitoring system has been present before, it has been given the status of a regular institution by Hazrat Umar RA. In an Islamic state, a supervisor and department is necessary to avoid adulteration. Hazrat Umar (RA) appointed a supervisor in market who checked the milk to see if it had been mixed with water or not.<sup>9</sup>

### ***Role and Effects of Monitoring on Inflation and Price Control***

Inflation and rates are controlled through monitoring in the markets. The most important of these are controlling hoarding and rate increases. Along with forbidding wrongful ways of acquiring wealth, Islam strongly condemns hoarding and hoarding of wealth acquired through illegitimate and through corrupt means. In the light of Islam, those principles of wealth and capitalism are absolutely unacceptable and improper in which there is any illegal form of hoarding, due to which wealth is restricted to definite circles and certain classes instead of being spread and distributed.

Hoarding according to Islamic Shariah means that a person collects or buys and stores large quantities of grain or other commodities so that the market becomes expensive, buy from this stockist according to his terms and prices. It should be noted that if there is no shortage of the stocked item or gender in the market, nor does a person stockings of any item have any effect on the prices, then Islamic jurists do not call it hoarding. The hoarder actually tries to cheat and cheat. He wants to tell people that such and such thing is not available anywhere, only I have it in small quantity and thus wants to satisfy his greed and multiply wealth by creating artificial scarcity. He always waiting to make people dependent on him in some way or the other. In short, he wants to limit and block the blessings given by Allah to the people, which are based on fraud and fabrication. Such merchants in the eyes of Islam are atheists and offenders because to fulfill his wrong intention. The Holy Prophet (PBUH) said about the merchant with the above attributes.

<sup>10</sup> مَنْ احْتَكَرَ فَهُوَ خَاطِئٌ

#### ***Translation***

"Whoever hoards (with the intention of imposing the price of that item on the Muslims) is an offender."

He made a distinction between a trader and a hoarder who makes a profit from legitimate trade.

الجالب مرزوق والمحتكر ملعون<sup>11</sup>

Translation;"The merchant is provided and the hoarder is cursed."

### ***Penal punishment for hoarding***

Hazrat Ali RA burnt the grain of a hoarder (as a punishment). This is clearly evident that the Companions of prophet SAW also look unfavorably and unhappily on hoarding and considered the hoarder deserving to be punished severely. Thus, the ruler has the authority to punish hoarding in a proper way so that the harm to the common people ends and as a result the problems caused by theft, deception, fabrication and artificial shortage in trade goods can be solved.

A group of Islamic jurists have allowed the Islamic government to sell the goods of such traders at market prices and they have based their fatwa on this entire law stated by the Prophet.

لا ضرر ولا ضرار في الاسلام<sup>12</sup>

Translation; "That is, do not suffer loss and do not be the cause of loss."

The fatwa of the Hanafi jurists is recorded in Hidayah as follows.

واذا رفع الى القاضى هذا الامر... ينهاه عن الاحتكار فان رفع اليه مرةً اخرى حبسه و عزره على ما يرى زجراً له ورفعاً للضرر عن الناس.

### ***Translation***

When (the hoarder) this issue is brought before the judge, the judge will prohibit the hoarder from hoarding. If the same businessman is brought before the judge for the same crime again, he will imprison him”

### ***Pre-Budget Hoarding Unwanted Practices***

Nowadays, in late May or early June, some traders stock consumer goods or commodities that they forestall will become expensive at the time of budgeting. Special evaluation is done before presenting the budget. Based on the arguments mentioned above, it is a forbidden and undesirable act. It is the responsibility of the government officials to take necessary measures in this regard and watchful and be agile on the hoarding.

Writers for mass media, especially newspapers, need to be very careful on such instances that they never publish estimates and estimates about consumer goods and trade on budget or other similar occasions because people tend to hoard on the basis of them.

### ***Effects of hoarding on inflation***

This strange epidemic has spread in our society at every level, when Ramadan came, there is a shortage of common necessities and then excessive prices are charged. This type of hoarding is not prohibited in Islam, but the special word "Ihtikar" is used for it, which means "hoarding of necessities in order to create artificial scarcity and charge excessive prices, which is commonly called inflation." In other words, it is hoarding with the idea of inflation.

Hoarding means that a person collects grain or any other types in large quantities, or purchases them from others and accumulates them so that there is a shortage in the market and inflation, and all buyers need the same. , and the buyer is forced to pay the price determined by the hoarder to the hoarder. It is not hoarding if prices do not increase.

### ***Role of Monitoring in Controlling Hoarding***

When the case of the hoarder is brought before the court, the judge will prohibit the hoarder from hoarding. If he gets involved again and do the same and comes to the court, the judge should imprison him so that the means of harming the common people will end.

The Prophet (peace be upon him) said, distinguishing between a trader who earns profit through legitimate trade and a hoarder.

مَنْ اخْتَكَرَ طَعَامًا أَرْبَعِينَ لَيْلَةً ، فَقَدْ بَرِيَ مِنَ اللَّهِ تَعَالَى ، وَبَرِيَ اللَّهُ تَعَالَى مِنْهُ <sup>13</sup>

### ***Translation***

"Whoever continues to store food items for forty days, and then he will be free from Allah and Allah from his responsibility."

It is narrated from Hazrat Maaz RA that the Messenger of Allah, peace and blessings be upon him, said: "He is a hoarder who becomes sad when Allah lowers the price, and delights when He increases the price." If there is monitoring in society There will be no possibility of hoarding and there will be no scarcity of things and people will live a prosperous and peaceable life.

Hoarding has started universally today on a large scale. Every day we come to know from the media that hoarding is the reason of the food crisis. In the context of Islamic teachings, there is a necessity to eradicate hoarding to control inflation.

### ***2. Bid to increase the price***

Another thing that affects and cause inflation is rate hikes and there are many ways to raise rates, one of which is bidding. The exercise of bidding has become so common that bidding is considered is a source of profit in every field from a small business and a small shop to global markets. People arrange bidding even for the sale of small things. Bidding is a business practice but sometimes it leads to fraud because businessman stands in line of bidders to bid. They are increasing the price of their goods through it. Shariat has declared this act illegal and forbidden.

In hadith the word 'NAJSH ' has been used for bidding, which means during the time of selling and buying, person intentionally increase price , the reason behind this is that the buyer while in his trap of deception buy his product on high price ,this act is forbidden in islam. Prophet forbade doing so.

أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَهَى عَنِ النَّجْشِ»<sup>14</sup>

Translation; It was narrated from Ibn Umar that the Holy Prophet (SAW) forbade to make profit through Najsh. ”

Now, if the seller is also a participant in this conspiracy, as some traders do today, then both of them will be guilty; otherwise, only the person who bids to raise the price for this purpose will be guilty. If there is no increase, then this action will not be forbidden. The reason for its sanctity is obviously that there is deception in the above speech, 'deceit is deceit' or fraud is fraud. That is why the Holy Prophet SAW forbade it.

لا يسم على سوم أخيه<sup>15</sup>

And it is also obvious that if there is no fraud in the market for vegetables or other consumer goods, then the same bidding is permissible because its purpose is only to find out the correct price, in which there is no reason to be illegal or forbidden, but With the passage of time, if there are differences in it, correction and reforms will be inevitable.

### ***Role of monitoring in rate control***

As far as the ombudsman (monitoring) is concerned, their job is to enjoin what is good and what is not to be done in such matters which are under the jurisdiction of the head of a department, a judge or an officer of the Diwan-e-Hakim (food inspector) and some religious matters. Obedience is compulsory to whoever is fulfilling his responsibility in those which are common among different departments. The monitor should fight it so that people can be saved from this temptation. The Holy Quran has mentioned a general rule, Allah says in the Qur'an:

وَقْتُلُوهُمْ حَتَّى لَا تَكُونَ فِتْنَةً وَيَكُونَ الَّذِينَ كَلَهُ اللَّهُ<sup>16</sup>

### ***Translation***

And fight with them until there is no more sedition (Fitnaa) and the whole religion is for Allah.

Even in the Qur'an, it clearly teaches that where there is sedition and injustice, keep fighting it until it turns to the right path.

In another place, Allah says:

{وَأَتَىكُمْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ<sup>17</sup>}

### ***Translation***

And it is necessary that there should be a group among you who call towards goodness, order goodness and forbid evil, and these are the successful people.”

This verse also evidently shows from the Qur'an that there should be a group in society that invites good deeds and forbids evil deeds. When the monitoring system is in place and the markets are monitored, there will be many positive effects.

When the markets are monitored, there will not be any kind of inflation, the traders there will not sell the goods at their self made and wanted prices, so the prices of the goods will remain the same.

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